

Massachusetts Division of Insurance
Report of Membership
in Non-Group Plans
as of December 31, 2001

MASSACHUSETTS NONGROUP MEMBERSHIP (WITH 2001 MEMBERSHIP ACCORDING TO 2001 REPORTS)	2000 TOTAL	2001 TOTAL	2000 to 2001
	Covered Lives at End of Year	Covered Lives at End of Year	Difference Covered Lives
GUARANTEED ISSUE PLANS	33,966	33,330	(636)
CONVERSION ONLY GUARANTEED ISSUE PLANS	21	30	9
CLOSED PLANS	23,590	18,456	(5,134)
TOTALS:	57,577	51,816	(5,761)

MASSACHUSETTS NONGROUP MEMBERSHIP (WITH 2001 MEMBERSHIP ACCORDING TO 2001 REPORTS)	2000 TOTAL	2001 TOTAL	2000 to 2001
	Covered Lives at End of Year	Covered Lives at End of Year	Difference Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc. ¹	25,804	27,848	2,044
Commercial Carriers	9,882	7,611	(2,271)
Health Maintenance Organizations ²	21,891	16,357	(5,534)
TOTALS:	57,577	51,816	(5,761)

MASSACHUSETTS NONGROUP GUARANTEED ISSUE PLANS ² (WITH 2001 MEMBERSHIP ACCORDING TO 2001 REPORTS)	2000 TOTAL	2001 TOTAL	2000 to 2001
	Covered Lives at End of Year	Covered Lives at End of Year	Difference Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc. ¹	15,942	19,900	3,958
Commercial Carriers	71	83	12
Health Maintenance Organizations ³	17,953	13,347	(4,606)
TOTALS:	33,966	33,330	(636)

MASSACHUSETTS NONGROUP CONVERSION ONLY GUARANTEED ISSUE PLANS ² (WITH 2001 MEMBERSHIP ACCORDING TO 2001 REPORTS)	2000 TOTAL	2001 TOTAL	2000 to 2001
	Covered Lives at End of Year	Covered Lives at End of Year	Difference Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc. ¹	NA	NA	NA
Commercial Carriers	21	30	9
Health Maintenance Organizations ³	NA	NA	NA
TOTALS:	21	30	9

MASSACHUSETTS NONGROUP CLOSED PLANS ⁴ (WITH 2001 MEMBERSHIP ACCORDING TO 2001 REPORTS)	2000 TOTAL	2001 TOTAL	2000 to 2001
	Covered Lives at End of Year	Covered Lives at End of Year	Difference Covered Lives
Blue Cross and Blue Shield of Massachusetts, Inc. ¹	9,862	7,948	(1,914)
Commercial Carriers	9,790	7,498	(2,292)
Health Maintenance Organizations ⁵	3,938	3,010	(928)
TOTALS:	23,590	18,456	(5,134)

2001 Massachusetts Population ⁶		
2001 MA		6,401,164
Covered Lives at End of Year		51,816
MA Population Insured in All Nongroup Plans		0.8%

¹ Persons covered under Blue Cross and Blue Shield of Massachusetts, Inc.'s HMO Blue line of business are included in the Blue Cross and Blue Shield of Massachusetts, Inc. totals in this report.

² Represents membership in guaranteed issue nongroup health plans subject to M.G.L. c. 176M excluding membership in guaranteed issue health plans available only on a group conversion basis (please see separate line for this information). Beginning November 1, 2001, carriers were permitted to offer alternate plans in addition to standard guaranteed issue plans. Harvard Pilgrim Health Care, Inc. and Blue Cross and Blue Shield of Massachusetts offered such plans accounting for 2,817 members.

³ Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.

⁴ Represents membership in nongroup plans closed to new enrollment. According to M.G.L. c. 176M §1 a "closed plan" is defined as a "nongroup health plan issued by a carrier to a natural person for said person, as well as any covered dependents, prior to the first day of the first open enrollment period" (October 1, 1997).

⁵ 2001 Population Source: Table T1. Population Estimates[3]. Population Estimates Program, Population Division, U.S. Bureau of the Census, March 27, 2002 - estimated population by county as of July 1, 2001.